

PENN LIBERTY FINANCIAL CORP

	CPP Disbursement Date 04/17/2009	RSSD (Holding Company) 3277979	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$423	\$471	11.3%		
Loans	\$366	\$403	10.3%		
Construction & development	\$32	\$16	-49.2%		
Closed-end 1-4 family residential	\$64	\$66	2.4%		
Home equity	\$53	\$67	26.9%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-70.1%		
Commercial & Industrial	\$58	\$75	29.2%		
Commercial real estate	\$149	\$170	14.1%		
Unused commitments	\$45	\$89	97.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$13	\$9	-35.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$1	\$1	4.5%		
Cash & balances due	\$33	\$48	45.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$383	\$430	12.3%		
Deposits	\$363	\$408	12.2%		
Total other borrowings	\$17	\$19	12.9%		
FHLB advances	\$5	\$5	0.0%		
Equity					
Equity capital at quarter end	\$41	\$41	1.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$10	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.6%	8.7%	--		
Tier 1 risk based capital ratio	10.9%	10.2%	--		
Total risk based capital ratio	12.1%	11.5%	--		
Return on equity ¹	-9.0%	6.9%	--		
Return on assets ¹	-0.9%	0.6%	--		
Net interest margin ¹	3.2%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	55.5%	89.2%	--		
Loss provision to net charge-offs (qtr)	103.3%	172.9%	--		
Net charge-offs to average loans and leases ¹	1.3%	0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	15.7%	7.6%	2.4%	0.4%	--
Closed-end 1-4 family residential	2.6%	1.2%	0.0%	0.2%	--
Home equity	1.9%	1.6%	0.7%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	2.1%	2.2%	0.0%	0.0%	--
Commercial real estate	0.0%	0.8%	0.0%	0.0%	--
Total loans	2.4%	1.5%	0.3%	0.1%	--